

<b>Form 1449 (Modified)</b>  <b>Information Disclosure Statement By Applicant</b>  (Use Several Sheets if Necessary)	<table style="width: 100%;"> <tr> <td style="width: 50%;">           Atty Docket No.  <b>VISAP076</b>            Applicant:  <b>SMITH et al.</b>            Filing Date  <b>July 31, 2003</b> </td> <td style="width: 50%;">           Application No.:  <b>10/633,020</b>             Group  <b>2171</b> </td> </tr> </table>	Atty Docket No. <b>VISAP076</b> Applicant: <b>SMITH et al.</b> Filing Date <b>July 31, 2003</b>	Application No.: <b>10/633,020</b>  Group <b>2171</b>
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**U.S. Patent Documents**

Examiner Initial	No.	Patent No.	Date	Patentee	Class	Sub-class	Filing Date
	A						
	B						
	C						
	D						
	E						
	F						
	G						
	H						
	I						

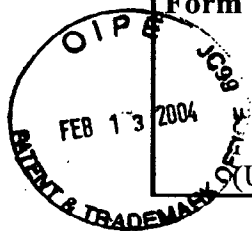
**Foreign Patent or Published Foreign Patent Application**

Examiner Initial	No.	Document No.	Publication Date	Country or Patent Office	Class	Sub-class	Translation	
							Yes	No
	J							
	K							
	L							

**Other Documents**

Examiner Initial	No.	Author, Title, Date, Place (e.g. Journal) of Publication
/GC/	M	Carol Hovenga Fancher, "In Your Pocket SmartCard", February 1997, IEEE Spectrum, pages 47-53.
/GC/	N	Chaum et al., "SmartCard 2000: The Future of IC Cards", October 19, 1987, Elsevier Science Publishers, B.V., pages 1-217
/GC/	O	Steven Levy, "E-Money (That's What I Want)", December 1994, Wired Magazine, pages 174-179, 213-219.
Examiner /Giovanna Colan/		Date Considered 12/29/2007

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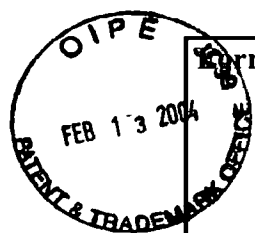


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**Other Documents**

Examiner Initial	No.	Author, Title, Date, Place (e.g. Journal) of Publication
/GC/	P	Carol H. Fancher, "Smart Cards as Potential Applications Grow, Computers in the Wallet are Making Unobstrusive Inroads", August 1996, Scientific American Website, 10 pages.
/GC/	Q	Jerome Svigals, "SmartCards The New Bank Cards", 1985, MacMillan Publishing Company, pages 11-38.
/GC/	R	Roy Bright, "SmartCards: Principles, Practice, Applications", 1998, Ellis Horwood Limited, pages 21-32, 48-90.
/GC/	S	Jerome Svigals, "SmartCards The Ultimate Personal Computer", 1985, MacMillan Publishing Company, pages 11-38.
/GC/	T	Hawkes et al., "Integrated Circuit Cards, Tags and Tokens", 1990, BSP Professional Books, pages 1-28, 64-99, 136-164.
/GC/	U	David Naccache, "Cryptographic Smart Cards", June 3, 1996, IEEE Micro 1996 Website, 19 pages.
/GC/	V	Zoreda et al., "Smart Cards", 1994, Artech House, pages 1-235.
/GC/	W	"Identification Card Systems – Inter-Sector Electronic Purse Part I: Concepts and Structures", 1994, European Standard, prEN 1546, pages 1-26.
/GC/	X	"Identification Card Systems – Inter-Sector Electronic Purse Part 2: Security Architecture", 1994, European Standard, prEN XXXXX-2, pages 1-96.
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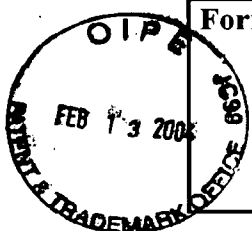


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#### Other Documents

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/GC/	Y	"Identification Card System – Inter-Sector Electronic Purse Part 3: Data Elements and Interchanges", 1994, European Prestandard, prEN 1546-3, pages 1-67.
/GC/	Z	"Identification Card System – Inter-Sector Electronic Purse Part 4: Devices", 1994, European Prestandard, prEN 1546-4, pages 1-35.
/GC/	AA	"Identification Cards – Integrated Circuit(s) Cards With Contacts Part 1: Physical Characteristics", 1987, International Standard, ISO 7816-1, First Edition, pages 1-4.
/GC/	BB	"Identification Cards – Integrated Circuit(s) Cards With Contacts Part 2: Dimensions and Location of the Contacts", 1988, International Standard, ISO 7816-2, First Edition, pages 1-7.
/GC/	CC	"Identification Cards – Integrated Circuit(s) Cards With Contacts Part 3: Electronic Signals and Transmission Protocols", International Standard, ISO/IEC 7816-3, First Edition, pages 1-14.
/GC/	DD	"Identification Cards – Integrated Circuit(s) Cards with Contacts Part 4: Inter-Industry Commands for Interchange", International Standard, ISO/IEC 7816-4, First Edition, pages 1-44.
/GC/	EE	"Identification Cards – Integrated Circuits(s) Cards With Contacts Part 5: Numbering System and Registration Procedure for Application Identifiers", 1993, International Standard, ISO/IEC DIS 7816-5, pages 1-7.
/GC/	FF	"International Cards – Integrated Circuit(s) Cards With Contacts Part 6: Inter-Industry Data Elements", 1995, International Standard, ISO/IEC DIS 7816-6, pages 1-13.
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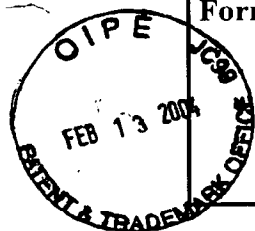


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/GC/	GG	"Bank Cards – Magnetic Stripe Data Content For Track 3", 1987, International Standard, ISO 4909 Second Edition, pages 1-10.
/GC/	HH	"Identification Cards – Physical Characteristics", 1995, International Standard, ISO/IEC 7810, Second Edition, pages 1-5.
/GC/	II	"Identification Cards - Recording Technique – Part 1: Embossing", 1995, International Standard, ISO/IEC 7811-1, Second Edition, 32 pages.
/GC/	JJ	"Identification Cards - Recording Technique - Part 2: Magnetic Strip", 1995, International Standard, ISO/IEC 7811-2, Second Edition, 20 pages.
/GC/	KK	"Identification Cards – Recording Technique – Part 3: Location of Embossed Characters on ID-1 Cards", 1995, International Standard, ISO/IEC 7811-5, Second Edition, 8 pages.
/GC/	LL	"Identification Cards – Recording Technique – Part 4: Location of Read-Only Magnetic Tracks – Tracks 1 & 2", 1995, International Standard, ISO/IEC 7811-4, Second Edition, 8 pages.
/GC/	MM	"Identification Cards – Recording Technique – Part 5: Location of Read-Write Magnetic Track – Track 3", 1995, International Standard, ISO/IEC 7811-5, Second Edition, 8 pages.
/GC/	NN	"Identification Cards – Recording Technique – Part 6: Magnetic Stripe-High Coercivity", 1996, International Standard, ISO/IEC 7811-6, First Edition, pages 1-27.
/GC/	OO	"Identification Cards – Financial Transaction Cards", 1990, International Standard, ISO/IEC 7813, Third Edition, pages 1-4.
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/GC/	PP	"Identification Cards – Financial Transaction Cards Amendment 1" 1996, International Standard, ISO/IEC 7813, Fourth Edition, 8 pages.
/GC/	QQ	"Identification Cards – Contactless Integrated Circuit(s) Cards – Part 1: Physical Characteristics", 1992, International Standard, ISO/IEC 10536-1, First Edition, pages 1-5.
/GC/	RR	"Identification Cards – Contactless Integrated Circuit(s) Cards – Part 2: Dimensions and Location of Coupling Areas", 1995, International Standard, ISO/IEC 10536-2, First Edition, pages 1-6.
/GC/	SS	"Identification Cards – Contactless Integrated Circuit(s) Cards – Part 3: Electronic Signals and Reset Procedures", 1996, International Standard, ISO/IEC 10536-3, First Edition, pages 1-20.
/GC/	TT	"Financial Transaction Cards-Security Architecture of Financial Transaction System Using Integrated Circuit Cards- Part 1: Card Life Cycle", September 15, 1991, International Standard, ISO 10202-1, First Edition, 12 pages
/GC/	UU	Hiro Shogase, "The Very Smart Card: A Plastic Pocket Bank", IEEE Spectrum, October 1988, pages 35-39
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